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Certificate of Notice Page 1 of 4
United States Bankruptcy Court
District of Massachusetts

In re:

Jennifer Magny

Debtor

Case No. 19-14296-fjb

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0101-1 User: slandry Page 1 of 1 Date Rcvd: Jan 30, 2020 Form ID: 3091 Total Noticed: 15

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2020. db +Jennifer Magny, 20 Mercier Avenue, Dorchester, MA 02124-4722 +Herbert Weinberg, Rosenberg & Weinberg,, 805 Turnpike St., Suite. 201, aty North Andover, MA 01845-6122 +Philip S. Levoff, 1172 Beacon Street, Suite 202, Newton, MA 02461-1148 aty Charles Street Family Chiropractic, Inc., +Charles Street Family Chiropractic, Inc., Boston, MA 02114, 102 Charles Street, US 02114-4607 20435417 +Charles Street Family Chiropractic, Inc., 102 Charles Street, Boston, MA 02114-4607 20435420 +Philip S. Levoff, Law Offices of Philip S. Levoff, 1172 Beacon Street, Newton, MA 02461-1146 20435422 +Radius Global Solutions, LLC, PO Box 390846, Minneapolis, MN 55439-0846 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. +E-mail/Text: taxes@chl3boston.com Jan 31 2020 00:28:44 Carolyn Bankowski-13-12, tr Chapter 13-12 Trustee Boston, P. O. Box 8250, Boston, MA 02114-0950 +E-mail/Text: duabankruptcy@detma.org Jan 31 2020 00:28:33 CHIEF COUNSEL, LEGAL DEPARTMENT, smg DEPARTMENT OF UNEMPLOYMENT ASSISTANCE, COMMONWEALTH OF MASSACHUSETTS, 19 STANIFORD STREET,1ST FLOOR, Boston, MA 02114-2502 19 STANIFORD STREET, 1ST FLOOR, smg EDI: MASSDOR Jan 31 2020 05:28:00 MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, Boston, MA 02114-9564 +E-mail/Text: ustpregion01.bo.ecf@usdoj.gov Jan 31 2020 00:28:30 John Fitzgerald, ust Office of the US Trustee, J.W. McCormack Post Office & Courthouse, 5 Post Office Sq., 10th Fl, Suite 1000, Boston, MA 02109-3901 +E-mail/Text: bankruptcy@cavps.com Jan 31 2020 00:28:37 20443507 Cavalry SPV I, LLC as assignee of Citibank, N.A., 500 Summit Lake Drive, Ste. 400, Valhalla, NY 10595-2321 20435418 +EDI: CITICORP.COM Jan 31 2020 05:28:00 Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 20435419 EDI: DISCOVER.COM Jan 31 2020 05:28:00 Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850 +EDI: PRA.COM Jan 31 2020 05:28:00 20435421 Portfolio Recovery Associates, LLC, Dept. 922, P.O. Box 4115, Concord, CA 94524-4115 TOTAL: 8 ***** BYPASSED RECIPIENTS ***** NONE. TOTAL: 0

TOTAL.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2020 at the address(es) listed below:

Carolyn Bankowski-13-12 l3trustee@chl3boston.com

Herbert Weinberg on behalf of Debtor Jennifer Magny hweinberg@jrhwlaw.com,
herbweinberglaw@gmail.com;weinberghr70490@notify.bestcase.com;rprizio@jrhwlaw.com;bmessina@jrhwlaw.com

John Fitzgerald USTPRegion01.BO.ECF@USDOJ.GOV
Philip S. Levoff on behalf of Creditor Charles Street Family Chiropractic, Inc.
plevoff@aol.com

TOTAL: 4

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	CELUICALE OF NOTICE	Paye 2 01 4			
Information to	Information to identify the case:				
Debtor 1	Jennifer Magny	Social Security number or ITIN xxx-xx-1442			
	First Name Middle Name Last Name	EIN			
Debtor 2		Social Security number or ITIN			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bankruptcy Court		Date case filed for chapter 13 12/19/19			
Case number: 19) - 14296				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 8 for more information.)

To protect your rights, you may wish to consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

<u>Do not file this notice with any proof of claim or other document in the case.</u> Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

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	Daletania full manna	About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Jennifer Magny	
2.	All other names used in the last 8 years		
3.	Address	20 Mercier Avenue Dorchester, MA 02124	
	B.1. 1	Herbert Weinberg	Contact phone (978) 683-2479
4.	Debtor's attorney Name and address	Rosenberg & Weinberg, 805 Turnpike St., Suite. 201 North Andover, MA 01845	Email: hweinberg@jrhwlaw.com
5.	Bankruptcy trustee Name and address		
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.qov.	U. S. Bankruptcy Court J.W. McCormack Post Office & Court House 5 Post Office Square, Suite 1150 Boston, MA 02109–3945	Hours open Monday–Friday 8:30am–5:00pm Contact phone 617–748–5300 Date: 1/30/20

For more information, see page 2

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7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not	February 26, 2020 at 11:00 AM The meeting may be continued or adjourned to a later	Location: J.W. McCormack Post C Post Office Square, Roc 02109		
	required to do so.	date. If so, the date will be on the court docket.			
i k	Deadlines Papers and any required fee must be received by the bankruptcy clerk's office no later than 4:30 PM (Eastern Time) by the deadlines listed.	Deadline to file a complaint to challenge dischargeability of certain debts:			
		You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).			
		Deadline for all creditors to file a proof of claim (except governmental units):	n Filing deadline: 2/27/20		
		Deadline for governmental units to file a proof of claim:	of Filing deadline: 6/16/20		
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form (Official Form 410) may be obtained at www.uscourts.gov or any bankruptcy clerk's office or printed from the Court's website at www.uscourts.gov . You may also file your claim electronically through the court's website at www.mab.uscourts.gov .			
		 If you do not file a proof of claim by the deadline listed, you might not be paid any money on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. 			
		Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
		Deadline for filing surrogate proofs of claim by debtor or trustee under Fed. R. Bankr. P. 3004:	the Filing deadline:	30 days after the applicable bar date or as extended by the	
		In the event a creditor does not timely file a proof of claim, a surrogate claim is not timely filed, or a claim is not allowed by Court, the creditor may not receive distribution under the Cha 13 plan.		Court	
		Deadline to object to exemptions:	Filing deadline:	30 days after the conclusion of the	
		The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.		meeting of creditors	
9.	Deadline to file §503(b)(9) requests	Requests under Bankruptcy Code §503(b)(9)(goods sold with twenty(20) days of bankruptcy) must be filed in the bankruptcy clerk's office.		60 days from the first date set for the meeting of creditors	
10	. Filing of plan	The debtor has not filed a plan as of this date.			
		Unless otherwise permitted by the court, the debtor has 14 days from case filing to file a plan if it has not been filed already.			
		Pursuant to Massachusetts Local Bankruptcy Rule 13–8(a), unobjection to confirmation of a chapter 13 plan shall be file after the date on which the first section 341 meeting is he amended or modified plan. If an objection to a plan is filed,	ed on or before the later eld or (ii) thirty (30) days	of (i) thirty (30) days after service of an	
11	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.			
12	Chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, [is included with this notice] or [will be sent to you later], and [the confirmation hearing will be held on the date shown in line 10 of this notice] or [the court will send you a notice of the confirmation hearing]. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			to confirmation of the otice] or [will be sent to s notice] or [the court will	

For more information, see page 3

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13. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.
14. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.
15. Financial Management Training Program Deadline for the Debtor	Deadline for debtor to attend a financial managment training program approved by the United States Trustee: No later than the date when the last payment was made by the debtor as required by the plan or the filing of a motion for a discharge under §1141(d)(5)(B) or §1328(b) of the Code. The discharge will not enter if the debtor fails to attend a financial management-training program approved by the United States Trustee or if the debtor attends such training and fails to file a certificate of completion with the U.S. Bankruptcy Court. The training is in addition to the pre-bankruptcy counseling requirement. A list of approved courses may be obtained from the United States Trustee or from the court's website at www.mab.uscourts.gov .
16. Abandonment of Estate Property	Notice is hereby given that any creditor or other interested party who wishes to receive notice of the estate representative's intention to abandon property of the estate pursuant to 11 U.S.C. §554(a) must file with the Court and serve upon the estate representative and the United States trustee a written request for such notice within fourteen (14) days from the date first scheduled for the meeting of creditors.